

Information to identify the case:

Debtor 1	<u>Rita I Worman</u>	Social Security number or ITIN	xxx-xx-1772
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-31650-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rita I Worman
aka Rita I Washburn

1/11/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Rita I Worman
 Debtor

Case No. 15-31650-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Jan 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2019.

db	+Rita I Worman, 1091 Porter Drive, Bushkill, PA 18324-8474
cr	+Flagstar Bank FSB, 105 Eisenhower Pkwy, Suite 302, Roseland, NJ 07068-1640
515855502	+Helen Westervelt, 1091 Porter Driver, Bushkill, PA 18324-8474
515937951	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
515883546	+MOHELA/Dept of Ed, 633 Spirit Dr, Chesterfield MO 63005-1243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 12 2019 00:22:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 12 2019 00:22:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515855499	+EDI: CAUT.COM Jan 12 2019 04:48:00 Chase Auto Finance, PO Box 5210, New Hyde Park, NY 11042-5210
515868230	EDI: DISCOVER.COM Jan 12 2019 04:48:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515855500	EDI: DISCOVER.COM Jan 12 2019 04:48:00 Discover Card, PO Box 71084, Charlotte, NC 28272-1084
515855501	E-mail/Text: cashiering-administrationservices@flagstar.com Jan 12 2019 00:22:46 Flagstar Bank, PO Box 371891, Pittsburgh, PA 15250-7891
515938779	EDI: CAUT.COM Jan 12 2019 04:48:00 JPMorgan Chase Bank, N.A., Attn: National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
	TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2019 at the address(es) listed below:

Albert Russo	on behalf of Trustee Albert Russo	docs@russotrustee.com
Albert Russo		docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor	JPMorgan Chase Bank, N.A. dcarlon@kmlawgroup.com,
		bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor	Flagstar Bank FSB cmecf@sternlav.com
Joan Sirkis Warren	on behalf of Debtor Rita I Worman	joan@joanlaverylaw.com
		TOTAL: 5